

T W E N T Y - S E C O N D

§

ANNUAL REPORT

OF THE

Mercantile Beneficial Association

OF PHILADELPHIA,

TOGETHER WITH ADDRESSES BY

EX-GOVERNOR POLLOCK AND DANIEL DOUGHERTY, Esq.

1863.

PHILADELPHIA:

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1863.

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TWENTY-SECOND ANNUAL MEETING
OF THE
MERCANTILE BENEFICIAL ASSOCIATION
OF PHILADELPHIA.

THE TWENTY-SECOND ANNUAL MEETING of the members of the Association, was held at their room, on Tuesday, November 10th, 1863, at 3 o'clock, P. M.

S. W. DE COURSEY, was called to the Chair, and WILLIAM A. ROLIN, appointed Secretary.

The Minutes of the last Annual Meeting having been read and approved, WILLIAM C. LUDWIG, President, submitted and read the following report of the Board of Managers.

TWENTY-SECOND ANNUAL REPORT

OF THE

BOARD OF MANAGERS

OF THE

Mercantile Beneficial Association OF PHILADELPHIA.

The grave and exciting events which have marked the history of the country the past year furnish new proofs of the wisdom and benevolence in originating and sustaining an institution like that of the "Mercantile Beneficial Association." Notwithstanding the nation has been zealously engaged in a most fearful and desperate struggle to preserve the union of the States and the integrity of the Republic, it is gratifying, in the highest degree, to your Board to know that the Association has steadily maintained its high character for promptness and liberality in responding to all the legitimate requirements upon its benefactions. Since the inauguration of this infamous rebellion, when every branch of trade felt the blight which was withering the sources of our national wealth and prosperity, and the

prospects of the future of our nation had become dark and gloomy—when bankruptcy and ruin were impending over our merchants, and thousands were on the verge of suffering and want, your Board sensibly felt the weight of responsibility which attached to their office in fulfilling the charge committed to their trust. But, thanks to a kind and beneficent Providence, the threatening clouds, portentous of coming evils, which at that time seemed to be thickly gathering in darkness and increasing in volume, are safely passing away, and gleams of sunshine of peace and prosperity are again gloriously dawning on our political horizon, brightening the joys and hopes of all true and loyal patriots at the prospects of the utter discomfiture of traitors and treason, and the re-establishment of a Constitution which challenges the respect and admiration of the world.

It is a remarkable fact, and one of which we all have reason to be proud, that whilst our once united and happy nation has been engaged, for nearly three years, in one of the most gigantic civil wars on record, the demands upon the treasury of this Association have not equalled one-half of the amount of some previous years, when all the elements of commercial prosperity so universally abounded. But small as was this demand in a pecuniary amount, it was fully adequate to accomplish all the purposes at which it aimed—it has alleviated the privations and sufferings, and provided for the comforts of all whose claims entitled them to participate in the benefits of the society; and no object has come to the knowledge of your Relief Committee which has not received their kindest sympathy and most gene-

rous aid. A fact as significant as this, is a striking manifestation of the prudent foresight and wise economy of our brotherhood, when taken in connection with the perils and calamitous reverses of fortune which beset our path at almost every step, even in times when fluctuation and uncertainty do not so generally prevail in mercantile circles as they have done of late.

But the design of this Association is not merely to relieve each other when in want. The motives which led to its organization were of a higher and nobler character. Besides the happy influence which pecuniary relief might afford, it was also designed to promote friendship and affection amongst its members, to cultivate the interchange of kind feelings between the older and younger members of the Association, and the incidental elevation of the mercantile character of our city; and if our efforts to inculcate these Christian virtues have been fruitless, and no higher beneficial results have been obtained than those which emanate exclusively from your bounty, then the primary objects of the society have not been reached.

But this, we are pleased to affirm, is not the case. On the contrary, we have abundant evidence that these prominent and avowed objects of the Association have been attained in a most satisfactory degree. In their hour of trial and extremity, many young men who were unfortunate, and, when all other means failed them, had almost given up in despair, have been cheered in their career by words of encouragement and affection, were guided by our counsel to the road to success, and with proper assistance to get employment, had new impulses

imparted to their exertions and animation to their hopes.

If, therefore, the Association has been the instrument in conferring such substantial benefits upon its members, we claim that it is not only worthy of all the support it has received, but that it is the imperative duty of every merchant of this city to furnish such aid to foster and perpetuate it as may come within his power. To those who have long and arduously labored to give character and efficiency to the enterprise, it must be a pleasing reflection to realize that during a period of twenty-two years its membership has gradually increased in numbers, and its financial means become stronger. From a very small beginning it has grown in size and usefulness, and that which at first was but a tender sapling is now a stately tree, full of promise and full of fruit.

We need scarcely state that its design is one which powerfully appeals both to the heart and the understanding. It appeals to the understanding from the fact that it provides a means by which succor may be guaranteed in the darkest hour of adversity, and it appeals to the heart because relief thus afforded, no matter how its right may have been acquired, is still passed to the unfortunate by the hand of friendship and benevolence. This institution, in fact, is divided in its character. In its operations it possesses the principle of mutual assurance, not, indeed, against the losses incident to trade, but assurance against the poverty and physical sufferings which so frequently are consequent upon such losses.

But in its spirit it illustrates the noblest sentiments

of our being. If we glance at its list of membership we will see at once that it is not entirely utilitarian in its designs. Out of the hundreds who have placed their names upon its roll, who can doubt for a moment, from the position and character of the men, that there are many, very many, whose sole object in doing so was purely benevolent? Human nature is not all selfishness, and it is not to be supposed that every one who plants a tree along the roadside is prompted to do so in the expectation alone, at some future time, of sitting beneath its shade; or that he who contributes to the building of a temple, although by the act he may acquire a right of property in the same, ever expects to worship at its shrine.

If, therefore, we are required by the terms of its charter to look upon the society as a compact for mutual protection, we certainly can have no difficulty also in seeing in its organization a higher and holier motive than is usually to be found in the establishment of those general corporations by which the ordinary risks of fortune are expected to be met. The history of all mankind attests to the vanity and insecurity of all earthly hopes and possessions. Many, who at one period of their life, had been living in all the pride of wealth and luxury, have found that, by the strange vicissitudes of trade, they had been suddenly stripped of all their means and credit, and were left with nothing but destitution and misery. What has been the fate of others may be our own destiny, and hence we conceive it to be a sacred duty, which every one owes to himself and his dependent family, to provide against so sad a

contingency, when the opportunity is not only open to him, but he is earnestly and affectionately invited to embrace it.

A wise and imperative rule of the Association forbids anything being made public which could in any way identify the relief given to the recipient of the same; but there are circumstances and facts which may be properly mentioned, illustrative of the objects of the society and the manner in which good has been done. One of our members, who for eighteen years had held a situation in one of our mercantile houses, was obliged, in consequence of a prolonged case of sickness, to cancel his engagement, the only means he had of support, and went out into the world a sick and helpless man. Notices of the fact was communicated by a friend to one of the committee, who immediately waited upon the invalid, and proffered him aid in the name of the Association. It was gratefully accepted. A physician was at once sent to him, and in a short time he was restored to sufficient health and strength to fill another position, and thus enabled to support his family comfortably without further drafts upon the treasury. This gentleman had met misfortune without complaint, and although an old and regular contributor, declined making any application for assistance, and it was only through the knowledge of a third party that his case was made known to the committee. This is only one of many similar instances, and proves how strong is the feeling among our members to shrink from exposing their helpless condition and asking aid, notwithstanding they have, for many years, assisted in building up a fund for the very

purpose of succoring those of the Association who may stand in need.

Another member, who, whilst in the employment of a mercantile firm, had met with a serious accident several years ago, which entirely incapacitated him from active employment, has had the constant care and attention of the Association, and by the valuable medical and surgical advice furnished by the society, has so much improved in health that strong hopes are now entertained that he may become entirely restored.

There are several instances in which members have died poor, and left large families entirely destitute, who, broken-hearted and without any immediate support, must have sunk under the blow, had not the society reached forth its arm to their relief. For many months these widows and orphans were maintained by its fund, and it was not until they had secured by their own labors a means of support that its sustaining hand was withdrawn.

The Association at this time consists of *seven hundred and eleven* members, of which *sixty-three* are life, *six hundred and forty-eight* annual contributors, and *one* honorary member.

From the report of the Treasurer, herewith submitted, it will be seen that the gross receipts for the year amounts to *twenty-four hundred and thirty dollars and twenty-three cents*, the disbursements *ten hundred and eighty-eight dollars and sixty-five cents*, and the investments made by the Finance Committee, under direction of the Board, *two thousand dollars*, leaving in his hands, including the

investments, thirteen thousand seven hundred and thirty-six dollars and ninety-seven cents.

The permanent investments, which are of the first character, consist of:

First mortgages, on improved property,	\$10,300 00
Ground Rent, " "	1,436 67
7 3-10 U. S. Treasury,	2,000 00
	<hr/>
	\$13,736 67

The committee in charge of the *registry* department, whose chief duty it is to aid in obtaining situations for meritorious salesmen or clerks, who, from sickness or any other unavoidable cause, have been thrown out of employment, have failed, in a great measure, to meet the reasonable expectations of its friends, although they have been most diligent in their exertions to further its success. This arose mainly on account of the neglect of employers to co-operate with the action of the committee. Many excellent situations, it is true, have been procured through the labors and influence of the committee which otherwise could not have been obtained; but when the infinite importance of this feature of the institution is considered, your Board are mortified that much more has not been achieved. Those who are acquainted with its operations need no words of encouragement to commend it to more general favor, but the humane project of placing men in honorable positions of steady employment, by which they may be enabled to earn the means of their subsistence to even accepting temporary relief, cannot be generally understood, or this indifference would certainly not continue to exist.

We all know how dear to the American character is its independence. Every man who possesses correct principles would at all times much prefer to have the opportunity afforded him to labor for his support than to receive material aid from the Association, even when it is justly due him, or depend upon the precarious offerings of individual charity. Let it not, therefore, be said hereafter, to the reproach of the heads of our profession, that this admirable mode of assisting our more unfortunate brethren has failed through their apathy or neglect, but, by a united and systematic effort on the part of our merchants, let it be made the useful auxiliary to the institution which its original founders designed it to be, and which its vast importance richly merits.

Your Board of Management, to whose administration the interests of the society, for the past twelve months, have been entrusted, can have no higher hope, in retiring from office, than that the prosperity of the Association may continue to the end; and that the noble sentiment of universal charity, which presides over its treasury and gives a character to its benefits, may also find a home in the hearts of every one whose name is upon the roll.

WILLIAM C. LUDWIG,
President.

SAMUEL R. COLLADAY, TREASURER, IN ACCOUNT WITH THE MERCANTILE BENEFICIAL ASSOCIATION OF PHILADELPHIA,

		Dr.	Cr.
1862. Nov. 11.	To Balance to credit of Association, as per Annual Report, - - -	\$3,025 45	1863. Nov. 9.
1863. Nov. 9.	To Cash, annual dues from members, -	1,599 00	By Cash paid order of Relief Committee, from No. 148 to 155, inclusive, \$500 00
" "	interest on Investments, -	831 23	By Cash paid Secretary's Salary, - 200 00
			" " Commissions on Collections, - - -
			" " Discount on Uncurrent Funds, - - -
			" " Printing and delivering Annual Report, - - -
			" " Rent of Room, - - -
			" " Engrossing, framing, and delivering certificates of membership, - - -
			" " Postage, portage, stamps Envelopes, &c., - - -
			" " Advertising, Printing, &c. Investment—\$2000 U. S. 7.30 Treasury Notes, with premium and accrued interest, - - -
			" " Balance on hand to credit of the Association, in Bank of North America, - - -
			" " 2,089 20
			" " 2,277 83
			" " 2,277 83
			\$5,455 68
			<u>\$5,455 68</u>
	TOTAL ASSETS OF THE ASSOCIATION.		
	Five Bonds and Mortgages, \$10,300 00		
	Two Ground Rents, - 1,436 67		
	U. S. 7.30 Treasury Notes, - 2,000 00		
	Cash on hand, - 2,277 83		
		<u>\$16,014 50</u>	
	E. E.		

PHILADELPHIA, Nov. 9, 1863.

We, the subscribers, have examined the Accounts of the Treasurer and Assets of the Association, and find them correct.
 JOHN P. STEINER,
 JOHN CASTNER.

SAMUEL R. COLLADAY, Treasurer.

After the reading of the Report, the annual statement of the Treasurer was read, when both were unanimously accepted.

The following preamble and resolutions were then proposed, and were adopted without a dissenting voice :

WHEREAS, the Government of the United States is now engaged in efforts to suppress a rebellion that threatens the integrity of the Union and the destruction of our national life and honor; a rebellion causeless as it is wicked, originating with bad men from bad motives, involving in its results the rights, interests and happiness of ourselves and our children, and which if successful would overthrow the principle of self-government, degrade American manhood and American nationality, despoil freedom of its sanctity, and human rights of their protection, and establish a tyranny more odious than the monarchies of the old World, and crush the hopes of millions in our own and other lands.

AND WHEREAS, it is eminently proper that this Association, representing as it does the feelings, sympathies and loyalty of the mercantile community of this city, should in this hour of our nation's peril declare their devotion to the Government that protects them, and to the Union that gives to our country its strength and glory.

Therefore, Resolved, That although as merchants we have lost much by this unholy rebellion, in the repudiation of solemn contracts by traitors, who now seek to destroy the country we love, yet we are willing to sacrifice more to preserve the Government, save the Union, and maintain in their integrity our free institutions

Resolved, That in our present struggle we repudiate a cold and heartless neutrality, and pledge to our country and Government a loyalty without a condition, and a support, full and free, as patriotism in its warmest impulses can demand.

Resolved, That we are in favor of a vigorous prosecution of the war, of the prompt and speedy crushing of the rebellion, and that we will sustain the Government by every means in our power in its efforts to destroy treason, rebuke disloyalty, and to establish upon a permanent basis of freedom and equal rights, the union of the States and the constitution of our country

Resolved, That whilst we would hail the return of peace as heaven's best boon to our bleeding country, we desire no peace that would compromise our nation's unity or honor. Unconditional submission, by traitors in arms, to lawful authority; or the utter overthrow of the rebellion by the strong arm of war, are the only conditions of an honorable and lasting peace.

A short recess having been taken, the meeting went into an election for a Board of Managers to serve for the ensuing year, which resulted in the election of the following gentlemen, viz:

M A N A G E R S .

WILLIAM C. LUDWIG,
DANIEL STEINMETZ,
AUGUSTUS B. SHIPLEY,
SMITH BOWEN,
WILLIAM H. BACON,
WILLIAM H. LOVE,
JACOB W. STOUT,
JOHN P. STEINER,
THOMPSON REYNOLDS,
A. L. BONNAFFON,

LOUIS D. BAUGH,
SAMUEL R. COLLADAY,
HENRY C. HOWELL,
COATES WALTON,
EDWIN MITCHELL,
GEORGE BULLOCK,
JOHN CASTNER,
ABRAHAM RITTER,
THOMAS SPARKS,
LEWIS HAETHLEN.

The Chairman announced that the public anniversaries of the Association would take place on the evening of the 13th instant, at the Musical Fund Hall.

The meeting then adjourned.

S. W. DE COURSEY,
CHAIRMAN.

WILLIAM A. ROLIN,
SECRETARY.

ANNIVERSARY.

The Twenty-Second Anniversary of the Association was celebrated at the Musical Fund Hall, on Friday evening, November 13th, 1863. The Hall was crowded to its utmost capacity. The platform was tastefully decorated with American Flags. Messrs. Hassler's Band varied the proceedings by the execution of some exquisite music.

Mr. WILLIAM C. LUDWIG, President of the Association, announced the opening of the exercises by calling Ex-Governor POLLOCK to preside.

Governor POLLOCK on taking the Chair, said :

Ladies and Gentlemen:—

Permit me to acknowledge the honor of being requested to preside over this brilliant assemblage.

In the name of the Mercantile Beneficial Association, I greet your presence here. It is evidence of the kindly sympathy and interest you feel in the nature and objects of this Association. On this occasion, it celebrates its twenty-second anniversary. It has reached its manhood. The years of its past life have been full of acts of kindness, benevolence and love. The memory of sorrows healed, distress relieved, and good done, should prompt to more vigorous effort, more energetic action in the accomplishment of its noble purposes. Its charities are not performed in the glare of noon-day, amid parade and pomp, and the flourish of trumpets,—but silently, wisely and well. Like the sunlight of Heaven, which, falling noiselessly upon the earth, refreshes and strengthens alike the lily and the oak, so the charities of this

Association fall quietly, gently, and gratefully upon the objects of its bounty, cheering the desponding, and strengthening, in the midst of adversity, those who have been bent or broken by the storm.

Before proceeding with the business of the evening, as arranged upon the programme, I cannot forbear a reference to the noble and patriotic resolutions adopted at your late Annual Meeting. They are honorable alike to the patriotism and loyalty of the merchants of Philadelphia. As a class, our merchants are energetic, patriotic and loyal; and, in the hour of duty and danger, they declare their devotion to the country they love—to the Union that gives to that country its glory and strength, and to the Government that protects them. Commerce is essentially loyal. It makes and develops patriotism. The deck of his ship, is, to the merchant, as sacred as the soil of his country. The flag protects his ship, and he will protect the flag. His Nation's banner is his passport to the nations of the world—to their ports and marts of trade. That banner is his boast, when far from home in other lands; he feels the swellings of patriotic pride, and realizes, in its strength, the grand National idea of American citizenship.

This war for a Nation's life and honor demands their aid, their loyalty, their earnest, true devotion. All these have been freely given. At every hazard and sacrifice, the country must be saved. Not alone for ourselves are we now struggling with the rebel foe. We are fighting the grand battle of the world. The world's great heart beats responsive to the call of freedom. Its pulsations, in their energy, shake the nations. Thrones are trembling; systems are changing; the old foundations of tyranny and oppression are upheaving; the people are moving; their power is felt—it is irresistible; the rights of man will be secured, and liberty proclaimed as the great law of nations and the world. Amid the mighty movements of the present, how wondrous the manifestations of progress in the change of systems and dynasties! Russia, the synonymn of oppression, has startled the world

by giving freedom to her millions of serfs, by recognizing their manhood and bidding them be men. Her sympathies are with us in our trouble; and, whilst the other nations of the earth have encouraged the enemies of freedom and our enemies, Russia holds out to us the hand of fellowship: and her fleets float in the harbor of New York, the sign and token of National amity—of peace and good will.

Merchants of Philadelphia, your resolutions of loyalty are honorable, and in striking contrast with the decisions of certain tribunals which virtually degrade our American nationality by subordinating National to State Sovereignty, and would crush a Nation's power under the contemptible pretence of State Rights. Whatever motive impelled, or impulse prompted the decisions, their practical effect would be, were they not impotent and absurd, to emasculate the manhood of our Nation—break the power of the Government—scatter our armies—tarnish our National honor, and make our country the scorn and derision of the world.

I love my country, her Constitution, and her laws; I love the administration of justice; I revere the unspotted and unstained ermine; but when judicial robes are worn by the political partisan, and judicial decisions are but the record of the decrees of political conventions, admiration yields to contempt, and Justice, veiled in mourning, bows her head in sorrow.

But, whatever may betide, our country will not, cannot perish. Our hope, our trust, is in the God of nations. Our country, although torn and bleeding, has yet the light of life in her eye, and the red blush of youth upon her cheek. She will arise! Her sons will vindicate their manhood—their manhood will save our unity and Nationality. Our commerce will cover every sea; our flag float on every breeze—not torn and tattered, a shapeless, dishonored thing, but the honored emblem of a united Nation—the revered symbol of American National Sovereignty!

Mr. Samuel R. Colladay was then introduced, and read the Annual Report of the Board of Managers.

After the reading of the Report, the Governor stated that according to the programme, the Rev. Dr. De Wolfe Howe would be the first speaker of the evening. It was however with deep regret the Chair was compelled to announce that the eminent and patriotic Divine was detained at home by illness. The letter of the Rev. Doctor, accounting for his unavoidable absence, was read.

The resolutions adopted at the annual meeting, pledging the Association to sustain the Government in its hour of peril were read, amid much applause, and Gov. Pollock, desiring to know whether they had the endorsement of the friends of Association, requested all in favor of the resolutions to stand up, when the whole audience rose to their feet, and the Orchestra simultaneously striking up the "Star Spangled Banner," created a scene of patriotic enthusiasm that can never be forgotten.

Daniel Dougherty, Esq., was then introduced, and received in the most cordial and flattering manner.

ADDRESS OF DANIEL DOUGHERTY, Esq.

It has often been said that it is hard to puzzle a Philadelphia Lawyer. You see before you, Mr. Chairman, Ladies and Gentlemen, a refutation of the fallacy. It is true I am not much of a lawyer, but am much perplexed. Twenty years ago, when I lived for a while *along* Market Street, pardon me for remarking, I was a capital lad to get a situation, but regret to say I never was able to keep one. At the expiration of about the second week I would be invited into the counting-room—for that occasion only—paid my salary—I had insisted on a salary, and would be invariably dismissed with the remark, "You will never make a merchant."

My respected and respective employers were quite right.

If, therefore, I have none of the qualities of the merchant, you can judge with what diffidence I stand up in the presence of

this brilliant assembly to speak to the merchants of Philadelphia. I can say with sincerity that I profoundly appreciate the high honor, and regret my inability to do justice to the occasion.

In the midst of this gigantic war that is shaking the nation to its centre and riveting the gaze of the world, it is a delightful relief to devote one evening to the celebration of the anniversary of an Association whose every action breathes peace, charity and love—an Association that touches a chord of sympathy in every generous heart—an Association that tells the daring merchant that if the sea swallows up his treasures, or fire wraps in ruins his proud possessions; if faithless debtors or the chances of trade drag him down to penury, he has a band of brothers pledged and ready to gather about him in his adversity, who will dry the tears of his wife and children by words of good cheer, and offer him the sympathy, encouragement and aid he only needs to rise again to affluence and splendor.

Long may this Association continue to prosper; many, I hope, the number of those who will enroll themselves its members; few, few I pray, who may ever need its readily extended succor.

It is not my intention to detain you by speaking of the advantages of this Association. Its efficiency is best exhibited in the report of its Managers, and its praises have been spoken in words of fervid truth and eloquence by the master minds of our pulpit, press and forum.

Trade and liberal institutions foster and aid each other. Where freedom rears her altar there commerce has a throne.

In a land like ours where all citizens enjoy an equality of rights—where there are no hereditary estates nor titled families, the merchants must always be the most conspicuous citizens. Their wealth, enterprise, education, experience, judgment, liberal views and extended connections throw on them responsibilities of the gravest character. They can make public opinion and control it when made. They can marshal the people the way they should go; they can infuse into the masses the iron will that

accomplishes great results ; they can promote the general happiness and do good to all their fellow men.

A few of the duties pre-eminently enjoined on our merchants I will make bold to glance at and then retire.

First, you owe a duty to "dear Philadelphia," to us—

"The spot of earth supremely blest,
A dearer, sweeter spot than all the rest."

Here where many of us were born—which all of us call home—where live those whose love throws a halo of happiness around our pathways and makes our days all sunshine—where sleep the long sleep the remembered and revered departed—where our names may be known when we too will have joined our fathers.

We all have reason to be proud of Philadelphia, of its cleanliness, refinement and elegance, of its well-housed, industrious and comfortable poor ; its great and still increasing prosperity ; its institutions of learning, beneficence and philanthropy, its historic associations, and its firm, fixed and unalterable resolve, come weal or woe, to stand to the last on the side of the Republic. Our people, Merchants of Philadelphia, have a right to regard you as the leading and controlling citizens, the promoters of every public good, the pioneers of every enterprise. You above all others do and should strive to add to the fame and prosperity of Philadelphia. Every *new* store or dwelling, hotel or hall that you erect is a permanent benefit to the city. If our merchants, manufacturers and other wealthy citizens will invest a part of their surplus capital in the heart of the city, they can make our own Broad Street through its entire length the equal of the Boulevard Sevastopol of Paris.

With your princely means you should found public institutions, and by wise precautions protect them from the polluting touch of politicians. If unable to do this, you can link your names to the lasting gratitude of the people, by giving even small sums of money for specific purposes in adorning our public

grounds, or the charming spot by the Schuylkill side, dedicated to the people and to their "heirs forever to walk abroad and recreate themselves;" or by adding to our public libraries, endowing professorships in our colleges; or establishing prizes in our public schools to fire the ambition of the young and make them worthy of their sires.

There was a time, and that not long ago, when great merchants like Girard, Cope and Carey, graced our City Councils—then as dignified a body as the Senate of the United States; when merchants represented the city in the State Legislature; when our public institutions were under the supervision of gentlemen whose motives, full breast high, were as pure as the objects of the institutions themselves. Now these seats of honor have been usurped by ignorant and corrupt adventurers, who in despite of the living break faith even with the dead, and make the noble charities of departed benefactors their plunder and the spoils of office. When will this end?

The respectability, the labor, the wealth, led by you, Merchants of Philadelphia, should rise at once and rescue these jewels of the body politic. If you do not, sooner or later you will rue the day you failed to do your duty. The fate of a sister City even now comes as a warning to you. There the ermine has been dragged through the filth of the vilest partizanship and men lifted to the sacred seat, who, if justice were done them, would be barred within the dungeons of a penitentiary.

Thank God, our judiciary up to this time is learned, fearless and pure as snow. It will not always be so, if the merchants and business men, vitally interested, are as indifferent in the future as they have been in the recent past.

The merchants of Philadelphia should stand up for her rights in the Legislature of the State. The prejudices that once existed are dying out of the breasts of the people of the interior. If our merchants did but exercise the influence within their control, they could send to the Legislature a delegation of gen-

tlemen who, acting in concert, could show the interior the true men of our City, and achieve with ease all the legislation needed.

As it is, agents are employed in Harrisburg throughout the session to watch with Argus eyes that the guardians of their rights do not rob them of their all! Philadelphia, with one-fifth of the population of Pennsylvania; paying one-fifth of the taxes, has to beg that laws are not passed sapping the vitals of her industry and wealth. To be a Philadelphian is to be exiled from all the high honors of the State, so that one is prone to search the Constitution to see if there be not among the qualifications for Governor of Pennsylvania a clause that he must not live south of Montgomery county, nor east of the river Schuylkill. This should not be, and will not when our merchants are alive to their own interests and solemn obligations.

So, too, the National Government should aid our city; other cities have merchants always on the wing to the Capitol to advance the interests of their localities. No one can blame them. Philadelphians should do the same. If it be necessary that a new Navy Yard should be purchased, new fortifications erected, or new buildings constructed for the Government, the merchants representing the great interests of the city should speak out and speak home. They should not allow Philadelphia, famed for its beauty, to be disgraced by the purchase and alteration of old buildings belonging to a past generation, but demand the erection of massive piles of architecture new from foundation-stone to turret; giving employment to our industry, and in keeping with the taste, importance and dignity of one of the first cities of the world.

If the National Government could build for Charleston—accursed Charleston—a custom-house worth a million, and for New Orleans one which, when finished, will cost seven millions, Philadelphia has superior claims, for she is as true to the National Government as the “steel is true to the star, or the stream is true to the sea.”

Thus, gentlemen, leading all your fellow-citizens in a labor of

love, you will make ours the city where the traveller will delight to tarry—perchance we may hear in far-off lands the sweet music of her praise; and all Americans will share with us the pride we feel in her prosperity.

I cannot understand how any American who boasts of nationality, can have a mean jealousy or dislike of any of our great cities. We all rejoice and are glad that Pittsburgh is to-day to the United States what Birmingham is to England. All large-minded men take pride in the marvellous prosperity of Chicago, the young giant of the mighty west; of San Francisco, that will yet pour the wealth of the Indies into the lap of the Union; and of all the cities which are rising like magic in the great Valley of the Mississippi. We love Boston, for her love of liberty and letters. Baltimore is doubly dear to the heart of the patriot, now that her "*body swells beyond the measure of her chains, which burst from around her, and she stands redeemed, regenerated, and disenthralled by the irresistible genius of universal emancipation.*"

And as for New York, I, for one, never walk its crowded thoroughfares—its avenues of palaces—ride through its superb park—and witness its unequalled enterprise and matchless magnificence; but my bosom throbs with patriotic emotions, as I exclaim, "and this, too, is a part of my country."

Let there be no jealousies between the two leading cities of the Union—each has enough to be proud of to glory in the other. If New York excel us in commerce, we are ahead in manufactures. If more vessels crowd her splendid harbor, our entire tonnage is greater than hers. If she has a larger population, we have more houses. If her military organizations are better than ours, well, she needs them more than we do. If she surpass us in balls and banquets to the representatives of a *foreign* nationality, we claim to excel her in patriotic devotion to our *own*. If there must be rivalry, let us make it historic. Let our merchants throw the gage in friendly challenge to their brothers of New York, each to excel the other, according to capital, in sub-

scriptions to the national loan ; and now that our venerated President calls for troops, let us pledge ourselves that for every regiment New York raises, Philadelphia will raise another ; that for every company she musters, another from our city will wheel into line ; for every volunteer she enlists, a soldier from our midst will spring into the ranks to the aid of our imperilled country.

Thus may these leading cities ignite the fires of patriotic emulation to burn in every town and county of the loyal North.

The merchants owe a duty to our grand old Commonwealth, so fertile and so free ; with skies blue as those of Italy ; with fields green as those of Ireland ; with scenery grand as Switzerland ; with mines more precious than Golconda's ; with daughters beautiful as grace the court of any king, and sons true as ever struck hands in friendship, or in battle bled for the triumph of the right.

It is a sad thought that the people of Pennsylvania are not as they should be devotedly attached to each other.

Local prejudices are detrimental to the general weal. Let the merchants continue to exercise their ripe judgment in devising means to still further develop the resources of the State, and make trade flow in our own channels. It is said that the Pennsylvania Railroad—the Appian way to the West—in its scale of prices for freight and passage, favors through-travel, and makes Pennsylvanians pay for it. There may be, and doubtless are, good reasons for this, but it should be avoided as much as possible. The greater the facilities of travel, the oftener we see each other at our homes—and who has visited the interior of our State and can ever forget the kindnesses received—the stronger our attachments. The more ties that bind us together, the better for us all. Why should not this Association embrace within its membership merchants from every county of the Commonwealth ?

Whatever the political storms, convulsions and earthquakes that may come in this direful period of our history—and the eye of Deity alone can penetrate the gloom—we of Pennsylvania must stand or fall together. Now that the Rebel hordes have

pressed our soil, and bathed it with patriots' blood, let us cling closer and closer together, and vow that our love for each other, like our mountains, shall endure forever.

Above, beyond—aye, far above and beyond these, in common with us all—you owe a duty, not alone duty, but love—*allegiance* to the only sovereignty that the truly loyal heart acknowledges, the Republic of the United States. Philadelphia is our home—Pennsylvania our State, but our country is every spot of earth that sweeps in unbroken beauty from the cloudy summits of the far North, where the wind howls in summer, to the garden slopes, where the orange blooms, and roses scent the zephyrs in mid-winter—aye, from the mountains of Maine, to the last inch of Southern soil; from where the wild Atlantic dashes on our shores, even to where the sound of the gentle swell of the Pacific is lost in the din of approaching civilization—this, oh! this, is now, and with the blessing of God, ever shall be our country.

Of all classes, the merchant owes most to the nation. His connections are not confined to a locality; the world itself is but the limit to his enterprise. It is the nation that guards his commerce on the sea, a thousand miles from shore; it is the nation that prevents tariffs on his inland trade; it is the nation that regulates the currency; it is the nation that carries his missives to the remotest habitation; it is the nation that gave him peace for seventy years, and crowned his labors with wealth.

Now is the time to show our gratitude and fidelity. If we were proud of the Republic when she stood peerless among the nations, she is doubly precious to us now, that her happy days are over for a time, and those who feared her rectitude and truth, gloat over her misfortunes, and strive to rob her even of her name. Gather close around her, Merchants of Philadelphia, as you would gather around a brother-merchant who had fallen, and give to her, as you would to him, the means, Phoenix-like, to rise again.

I will not insult you by appealing to fears and selfish considerations—I will not tell you how your commerce may be de-

vastated ; how northern ports may yet be blockaded by the proud navies that ride at anchor a hundred miles hence ; how the Mississippi, at its mouth, may be black with French and British cannon ; how you may lose your millions of southern indebtedness ; how, in the end, your trade may tumble, and your wealth decay ! No, let me appeal to nobler sentiments. Shall the Republic our fathers gave us be lost to our children ? Shall that flag, our glory, ever be our shame ?

Oh ! while England, loaded with the weight of a thousand years, still stands strong and grasping ; while imperial France adorns her crown with the jewels of Mexico ; while Russia, each day mightier than before, is still resolved to extend her sway to the Bosphorus—shall our Republic, the youngest of all, with her sublime mission, be torn from the list of nations ? Oh, never ! never ! never !

Then, Merchants of Philadelphia, go on in the noble task in which you from the first have toiled. In your individual capacity or associated together, unobserved or in the sight of men, prove by all your actions, your devotion to the cause. If the danger be imminent, raise, as you have done, a regiment in forty-eight hours ; if needs be, close your stores, and turn again your picture-galleries into drill-rooms. If the Government wants money, catching the spirit of the Philadelphia merchant—Morris of seventy-six—pledge your private fortunes and your *honor*. Be not dismayed by the night and the storm ; if we but cling to the Ark of the Union, it will carry us safely through this deluge of fire and blood, in which every traitor, and the last vestige of treason shall perish, and land us safely on the mountain-peak of national renown, whence we may survey a Continent dedicated ever more to peace, prosperity, and liberty.

The address was rapturously applauded throughout, and at its close the applause continued for some minutes. In vain did the Chairman essay to speak or the Orchestra to play, until Mr Dougherty was compelled to come forward and bow his acknowledgments to the audience.

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	Zell, T. Ellwood

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Persons desiring copies of the Constitution and By-Laws, may call on WILLIAM A. ROLIN, Secretary, No. 739 Market Street.

Members requiring pecuniary aid, may call on WILLIAM H. BACON, Chairman of the Relief Committee, No. 25 North Fourth Street.

Members who wish employment, or mercantile houses who may require salesmen or clerks, may call on COATES WALTON, Chairman of the Registry Committee, No. 623 Market Street.